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Express Mail Label No. EV 016 640 315 US  
Attorney Docket No. 5125.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Confirmation No.: 3108

K. Jon Kern et al.

Application No.: 09/677,401

Group Art Unit: 3622

Filed: 29 September 2000

Examiner: D. Lastra

For: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN  
OBLIGATION

BOX NON-FEE AMENDMENT  
Commissioner for Patents  
Washington, D.C. 20231

RECEIVED  
MAY 22 2002  
GROUP 3600

Sir:

Please enter this Second Preliminary Amendment in the above-referenced patent application. Please do not enter the Preliminary Amendment filed on 17 October 2001, because the page and line numbers referenced in that prior amendment are incorrect, and the drawings enclosed with that prior amendment contained a few minor discrepancies. This Second Preliminary Amendment is otherwise substantively identical to the Preliminary Amendment filed on 17 October 2001, but contains proper references to the portions of the specification to be impacted, and it includes accurate formal drawings.

**In the Specification**

Please replace the paragraph on page 7, lines 1-2, with the following paragraph:

*b1* Figs. 41A and 41B together comprise a screen shot of a sample full registration form required to view loan information at the site;